

These are some of the hands-on workshops and simulations offered by the University of Idaho Extension office. Please contact Karen Richel to schedule one (or all) for your group.

- **Building a Better Budget & Managing Money and Debt (including Slashing Household Expenses)** - This is one of the most requested classes right now. People are just trying to get by with what they have. This class covers goal setting, budgeting, finding the money, and managing it to work for you...in a fun way.
- **Credit Everything!!! (including Credit Card BINGO)** - This is an interactive class that covers all of the credit basics. We talk about credit and how to use it wisely. With the new laws regarding credit, this is a great class to talk about how the legislation affects us now.
- **Basic Banking 101** - This is an entertaining class that talks about banking rules and how to manage a checking and savings account wisely. It is appropriate for youth and adults.
- **Protecting Your Personal Identity** - With identity theft so rampant, this is a "most-requested" class. Everyone should know how to protect themselves and what to do if they are a victim of identity theft.
- **Predatory Lending and Scams** - The current economy has spurred predatory lenders back into action. While some are lying low to wait for the unexpected, many are still preying on those that do not know about them. This workshop provides participants with the knowledge needed to avoid or control these lending situations.
- **Renting Your First Home** - This class covers all the "necessaries" of renting a new place to call home. Great for young adults or those starting over.
- **Buying A Car** - This class focuses on the process of buying a new or new-to-you car and the common pitfalls many fall into.
- **How to Find a Job and Keep It** - This interactive presentation provides hands-on activities that can help youth find a first job or someone who needs a little help getting back in the employment market.
- **Who Gets Grandma's Yellow Pie Plate?** - This is a serious topic, fun class. This class helps the participants think about how they would like to divide their assets when they are gone and also helps them with techniques and ideas on how to bring the subject up with other family members. If folks wait to do this until after the person is gone, the rules change and usually the State gets Grandma's pie plate...not you.
- In addition, **Simulations** are also available. These are for larger groups (30-50+ participants):
 - **That's Life** - This is a real world simulation for youth that focuses on the general everyday expenses of "real life". It provides basic financial information, career options, family situations, and reasons school is cool. :) Participants love this simulation and ask for it by name.
 - **Kids Kredit Card** - With the strain of credit in our world today, this is a great class for kids (8-13 years of age). They go on a spending spree and then see how much this "stuff" is really going to cost them.
 - **Starpower** - This is a reality game that focuses on how different financial and social classes interact. This is a great learning experience...and completely shocking. It does give a really world glimpse of how we treat each other socially even when money isn't involved.



Also for those with limited time, we offer a **Financial "Fun"damentals** workshop. In a ½-1 hour, we touch on one (or more) vital financial topic, using games, and introduce the participants to resources available through Extension.



Several of these workshops are offered as a series of three, two-hour workshops. The **Building Bucks** series incorporates **Building a Better Budget & Managing Money and Debt, Credit Everything** and **Identity Theft & Predatory Lending**. In the past, a fourth workshop has been added for those interested in investing, buying cars and homes, or finding jobs and basic banking.

All of the classes and simulations take approximately 1 ½-2 hours to teach (although we can modify for time challenges) and are **FREE** to the public (with the exception of optional materials and, in certain cases, mileage may be incurred).

Contact Information:

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